

**IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
BROWNSVILLE DIVISION**

IN RE: NEAL VILLARREAL  
409 MASSACHUSETTS  
HARLINGEN, TX 78552

CHAPTER 13

CASE NO. 20-10251-B-13

DEBTOR

---

**NOTICE OF HEARING REGARDING (1) CONFIRMATION OF PROPOSED CHAPTER 13 PLAN,  
(2) VALUATION OF COLLATERAL, (3) DISMISSAL OF CHAPTER 13 BANKRUPTCY CASE,  
(4) CONVERSION OF CHAPTER 13 CASE, AND (5) ENTRY OF OTHER ORDERS  
CONCERNING ADMINISTRATION OF CASE**

---

The United States Bankruptcy Court will conduct a hearing on whether (1) to confirm the debtor(s) proposed bankruptcy plan, (2) dismiss this case, (3) convert this case under chapter 7, and/or (4) to enter other orders concerning the administration of this case. The hearing will take place on January 07, 2021 at 10:00 am at:

US Federal Building & Courthouse, 600 E. Harrison, 3rd Floor, Brownsville, TX 78520

Attached to this notice is a copy of the statistical cover sheet submitted by the debtor(s) with their proposed plan. This cover sheet serves as a summary of the plan. A complete copy of the proposed plan is available from clerk of the Court or the Debtor(s) Attorney. The Court may consider the current plan or a modified plan at the confirmation hearing.

If you object to confirmation of the plan, you must file your objection at least seven days before the confirmation hearing and serve a copy of the objection on the debtor, the debtor(s) counsel, the Chapter 13 Trustee, and parties requesting notice.

If the plan is not confirmed, the Court may consider whether to dismiss this chapter 13 case due to unreasonable delay that is prejudicial to creditors. The Court may also consider whether the case should be converted to a case under chapter 7 of the Bankruptcy Code.

The Court may also consider whether to enter other orders that are appropriate for administration of this case.

Dated: 11/03/2020

/s/ Cindy Boudloche

---

CINDY BOUDLOCHE, TRUSTEE  
555 N. CARANCAHUA STE 600  
CORPUS CHRISTI, TX 78401-0823  
(361)883-5786

Debtor(s): **Neal Villarreal**

Case No:

## Exhibit "A"

### Plan Summary for Proposed Plan

#### Disposable Income and Plan Payments

(A) Projected Schedule "I" Income (From most recently filed Schedule I)	(B) Projected Schedule "J" Expenses (From most recently filed Schedule J)	(C) Projected Disposable Income ( Column A minus Column B)	(D) Payment Amount to Trustee	(E) Beg. Month #*	(F) Ending Month #	(G) Payments for the Benefit of Creditors and for Reserves**		(H) Savings Fund*** Deposits Established Under Plan (Column D minus Column G)		(I) Total Monthly Trustee Payments (Column D multiplied by number of months paid)
						Per Month	Total	Per Month	Total	
<b>\$3,549.88</b>	<b>\$1,949.88</b>	<b>\$1,600.00</b>	<b>\$1,600.00</b>	<b>1: 11/20</b>	<b>60: 10/25</b>	<b>\$1,600.00</b>	<b>\$96,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$96,000.00</b>
Grand Total							<b>\$96,000.00</b>		<b>\$0.00</b>	<b>\$96,000.00</b>
Less Posted Chapter 13 Trustee Fee****							<b>\$9,600.00</b>			
Net Available							<b>\$86,400.00</b>			

\* This is the month in which the first payment is due for this amount. The Debtor(s) must commence payments not later than 30 days after the petition date.

\*\* Reserves are established under Paragraph 23 of the Plan.

\*\*\* Savings funds are funds established under Paragraph 22 of the Plan.

\*\*\*\* The Posted Chapter 13 Trustee Fee is based on the percentage listed on the Court's website.

Debtor(s): **Neal Villarreal**

Case No:

**Projected Trustee Disbursements to Secured Creditors**

Name of Holder / Description of Collateral	Claim	Plan Int. Rate	Monthly Payment Amount	Starting Month #	Ending Month #	Total
<b>IBC Mortgage</b> <b>409 Massachusetts, Harlingen, TX 78552</b> Treated under Plan Section: <b>8A</b>						
Check One: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input type="checkbox"/> Retained (paid direct) <input checked="" type="checkbox"/> Retained (paid through Trustee)*						
Cure Claim	<b>\$2,787.36</b>	<b>0.00%</b>	<b>Pro-Rata</b>	<b>1</b>	<b>58</b>	<b>\$2,787.36</b>
3002.1(c) Amount						
Monthly Payment	<b>\$54,871.00</b>	<b>0.00%</b>	<b>\$553.51</b>	<b>1</b>	<b>60</b>	<b>\$33,210.60</b>
Total Debt Claim						
Monthly Refinance Payment (¶ 8B)						
Name of Holder / Description of Collateral	Claim	Plan Int. Rate	Monthly Payment Amount	Starting Month #	Ending Month #	Total
<b>Liftfund</b> <b>2001 Volvo &amp; 2015 Jeep Patriot</b> Treated under Plan Section: <b>9</b>						
Check One: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input type="checkbox"/> Retained (paid direct) <input checked="" type="checkbox"/> Retained (paid through Trustee)*						
Cure Claim						
3002.1(c) Amount						
Monthly Payment						
Total Debt Claim	<b>\$33,986.00</b>	<b>4.25%</b>	<b>Pro-Rata</b>	<b>1</b>	<b>58</b>	<b>\$37,634.74</b>
Monthly Refinance Payment (¶ 8B)						
Name of Holder / Description of Collateral	Claim	Plan Int. Rate	Monthly Payment Amount	Starting Month #	Ending Month #	Total
<b>Ford Motor Credit</b> <b>2020 Ford Explorer</b> Treated under Plan Section: <b>10</b>	<b>\$11,351.00</b>					
Check One: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input checked="" type="checkbox"/> Retained (paid direct) <input type="checkbox"/> Retained (paid through Trustee)*						
Cure Claim						
3002.1(c) Amount						
Monthly Payment						
Total Debt Claim						
Monthly Refinance Payment (¶ 8B)						
Name of Holder / Description of Collateral	Claim	Plan Int. Rate	Monthly Payment Amount	Starting Month #	Ending Month #	Total
<b>TitleMax Title Loans</b> <b>1995 GMC Sierra 1500</b> Treated under Plan Section: <b>11</b>						
Check One: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input type="checkbox"/> Retained (paid direct) <input checked="" type="checkbox"/> Retained (paid through Trustee)*						
Cure Claim						
3002.1(c) Amount						
Monthly Payment						
Total Debt Claim	<b>\$1,481.98</b>	<b>4.25%</b>	<b>Pro-Rata</b>	<b>1</b>	<b>58</b>	<b>\$1,641.14</b>
Monthly Refinance Payment (¶ 8B)						

Debtor(s): **Neal Villarreal**

Case No:

<b>Total of Payments to Secured Creditors</b>	<b>\$75,273.84</b>
---	--------------------

\* Amounts for Cure Claims, Monthly Payments, Total Debt Claims and Monthly Refinance Payments should be listed only if the box for "Retained (paid through Trustee)" is checked.

**Projected Trustee Disbursements to Priority Creditors**

<b>Name of Holder / Nature of Priority (Taxes, Attorneys Fees, DSO, etc.)</b>	<b>Claim</b>	<b>Int. Rate</b>	<b>Monthly Payment Amount</b>	<b>Beg. Month #</b>	<b>End Month #</b>	<b>Total</b>
<b>Internal Revenue Service Taxes</b> Treated under Plan Section: 6	\$4,461.16	0.00%	Pro-Rata	1	58	\$4,461.16
<b>Marcos D. Oliva, PC Attorney Fees</b> Treated under Plan Section: 6	\$4,197.00	0.00%	Pro-Rata	1	58	\$4,197.00
<b>Total of Payments to Priority Creditors</b>						<b>\$8,658.16</b>

**Projected Trustee Reserve Funds**

<b>Reserve Fund Type (Ad Valorem Taxes, Insurance, HOA)</b>	<b>Total</b>
<b>Total of Reserve Funds</b>	<b>\$0.00</b>

**SUMMARY**

1	Total Payments to Trustee	<b>\$96,000.00</b>
2	Less Total Savings Fund Deposits	<b>\$0.00</b>
3	Net Trustee Payments (Line 1 minus line 2)	<b>\$96,000.00</b>
4	Less Posted Chapter 13 Trustee Fee	<b>\$9,600.00</b>
5	Less Total Payments by Trustee to Secured Creditors	<b>\$75,273.84</b>
6	Less Total Payments by Trustee to Priority Creditors (§§507(a)(1) - (a)(10))	<b>\$8,658.16</b>
7	Less Total Reserve Funds	<b>\$0.00</b>
8	Net Available for General Unsecured Creditors (Line 3 minus lines 4-7)	<b>\$2,468.00</b>

**Unsecured Creditor Distribution Estimate**

9	Estimated Total General Unsecured Claims	<b>\$19,987.85</b>
10	Forecast % Dividend on General Unsecured Claims (Line 8 divided by line 9)	<b>12%</b>

**Best Interest of Creditors Test**

11	Total Non-Exempt Property	<b>\$0.00</b>
12	Total Distributions to Administrative, Priority and General Unsecured Creditors (Line 4 plus line 6 plus line 8 plus any direct payments by Debtor(s) under the Plan in satisfaction of prepetition priority claims)	<b>\$20,726.16</b>